

From: Elaine Bevilacqua

Sent: Thursday, April 06, 2006 3:24 PM

To: Public Hearing

Subject: Bank of WalMart

Dear Mr. Gruenberg:

Wal-Mart bank would pose a serious threat to drive community banks out of business, as they have done to local grocery stores, drug stores, hardware stores, etc.

A Wal-Mart bank could take capital out of local communities and could refuse to make loans to local businesses.

Wal-Mart has a history of skirting, bending and even breaking the law for the sake of their bottom line.

A Wal-Mart bank could take capital out of local communities and could refuse to make loans to local businesses.

Urge the board of directors to attend this vital hearing and listen to the comments and concerns of the witnesses. This is too critical a decision to miss.

Sincerely,

Elaine Bevilacqua